

Certificate Number: 14424-PAM-DE-033197624

Bankruptcy Case Number: 19-02809



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on August 2, 2019, at 3:26 o'clock PM EDT, Jennifer Tershak completed a course on personal financial management given by internet by Financial Education Services, Inc., a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Middle District of Pennsylvania.

Date: August 2, 2019 By: /s/Mabelyn Ramirez

Name: Mabelyn Ramirez

Title: Instructor